

October 28, 2005  
PUBLIC NOTICE # 2005-43

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7529	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	0
05-7572	0984	AMERICAN CONTRACTORS INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
05-7530	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
05-7610	0018	AMERICAN ROAD INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VEHICLE SERVICE REIMBURSEMENT	
05-7531	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
05-7549	0517	CLARENDON NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAL ESTATE E&O	
05-7596	0814	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PRIMA	
05-7611	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-ALL PROGRAMS	
05-7383	0350	COREGIS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL PACKAGE POLICY	0
05-7403	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7541	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE	@VANTAGE FOR	0
05-7574	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	@VANTAGE FOR	0
05-7582	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	@VANTAGE FOR	
05-7613	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	@VANTAGE FOR	0
05-7526	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7537	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-7382	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL PACKAGE POLICY	0
05-7608	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0

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05-7609	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7532	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
05-7496	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	FIRE	FORMS	NONE	
05-7501	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY.	
05-7584	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7597	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7569	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7560	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7576	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7561	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7577	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7562	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7578	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7563	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7579	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7545	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7594	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
05-7041	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	RECREATIONAL MARINE	0

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05-7040	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	RECREATIONAL MARINE	0
05-7615	0517	INSURANCE CORPORATION OF HANNOVER	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAL ESTATE E&O	
05-7497	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	NONE	
05-7502	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY.	
05-7585	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7599	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7498	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
05-7503	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY.	
05-7587	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7600	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7499	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
05-7504	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY.	
05-7588	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7601	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7500	0111	LM INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	NONE	
05-7505	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY.	
05-7589	0111	LM INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7602	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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05-7554	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7557	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7546	0000	MERASTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7606	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	SURETY	RATE	NOTARY PUBLIC BONDS	1.39
05-7551	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7533	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
05-7540	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7591	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MISCELLANEOUS	RULE CHANGE	PAYMENT PLAN	0
05-7586	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
05-7603	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7547	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS LIABILITY	0
05-7626	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	D&O PRIMARY	
05-7534	0000	OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - MISCELLANEOUS	0
05-7542	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	@VANTAGE FOR	0
05-7575	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	@VANTAGE FOR	0
05-7583	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	@VANTAGE FOR	
05-7614	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	@VANTAGE FOR	0
05-7536	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - ADVANTAGE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7622	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	0
05-7555	0767	MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7558	0767	MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7556	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7559	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7543	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
05-7544	0155	PROGRESSIVE HALCYON INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
05-7535	0853	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP - PROPERTY OWNER	
05-7580	0853	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
05-7604	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PREFERRED BUSINESS AUTO	0
05-7607	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SAND & GRAVEL BUSINESS AUTO	0
05-7581	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	RULE CHANGE	CONTINGENT BUSINESS INTERRUPTION	
05-7548	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7616	0867	SAGAMORE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	SMALL FLEET	-5.02
05-7571	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7552	0169	SENTRY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7550	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
05-7553	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	

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05-7573	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7567	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
05-7568	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
05-7605	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	SERVICE STATION & JOBBERS-PETROLEUM AND PROPANE PR	0
05-7564		SURETY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	SURETY	MANUAL	NONE	
05-7565	0218	SURETY BONDING COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NOTARY ERRORS & OMISSIONS	
05-7570	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7527	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7538	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-7528	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7539	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-7566	0218	WESTERN SURETY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NOTARY ERRORS & OMISSIONS	
05-7590	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. XL DESIGN - E&O	
	103	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS					

# California Department of Insurance

## Public Notice Filing Errata Report

### October 28, 2005

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-6343	08/26/2005	American Reliable Insurance Company	Personal Miscellaneous	Rule Change	Involuntary Unemployment	
Correct	05-6343	08/26/2005	American Reliable Insurance Company	Personal Miscellaneous	<b>Forms</b>	Involuntary Unemployment	0.00%
Incorrect	05-7515	10/21/2005	Church Insurance Company (The)	Commercial Fire	Rate		-0.19%
Correct	05-7515	10/21/2005	Church Insurance Company (The)	<b>Commercial Multi-Peril</b>	Rate		-0.19%
Incorrect	05-7314	10/14/2005	Star Insurance Company	Commercial Auto Liability and Physical Damage	New Program	ChemPlan	0.00%
Correct	05-7314	10/14/2005	<b>State National Insurance Company</b>	Commercial Auto Liability and Physical Damage	New Program	ChemPlan	0.00%
Incorrect	05-7329	10/14/2005	Valley Insurance Company	Commercial Inland Marine	Forms		
Correct	05-7329	10/14/2005	Valley Insurance Company	Commercial Inland Marine	<b>Rule Change</b>		<b>0.00%</b>

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